

(Official Form 1) (12/02)

<b>FORM B1</b> <b>United States Bankruptcy Court</b> <b>District of Arizona</b>		<b>Voluntary Petition</b>																
Name of Debtor (if individual, enter Last, First, Middle): <b>TEZAK, ROBERT J.</b>		Name of Joint Debtor (Spouse)(Last, First, Middle):																
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):																
Soc. Sec./Tax I.D. No. (if more than one, state all): <b>325-38-9146</b>		Soc. Sec./Tax I.D. No. (if more than one, state all):																
Street Address of Debtor (No. & Street, City, State & Zip Code): <b>2340 SOUTH STANDAGE MESA ARIZONA 85202</b>		Street Address of Joint Debtor (No. & Street, City, State & Zip Code):																
County of Residence or of the Principal Place of Business: <b>MARICOPA</b>		County of Residence or of the Principal Place of Business:																
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint Debtor (if different from street address):																
Location of Principal Assets of Business Debtor (if different from street address above):		0318402PHX CGC																
<b>Information Regarding the Debtor (Check the Applicable Boxes)</b>																		
<b>Venue</b> (Check any applicable box) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.																		
<b>Type of Debtor</b> (Check all boxes that apply) <input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Other _____ <input type="checkbox"/> Clearing Bank		<b>Chapter or Section of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding																
<b>Nature of Debts</b> (Check one box) <input type="checkbox"/> Consumer/Non-Business <input checked="" type="checkbox"/> Business		<b>Filing Fee</b> (Check one box) <input checked="" type="checkbox"/> Full Filing Fee Attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments Rule 1006(b). See Official Form No. 3.																
<b>Chapter 11 Small Business</b> (Check all boxes that apply) <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)																		
<b>Statistical/Administrative Information</b> (Estimates only) <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY  <div style="font-size: 2em; font-weight: bold;">Filed</div> <div style="font-size: 2em; font-weight: bold;">RECEIVED</div>  <div style="font-size: 1.5em;">OCT 17 11</div>  UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF ARIZONA																
<b>Estimated Number of Creditors</b> 1-15      16-49      50-99      100-199      200-999      1000-over <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>																		
<b>Estimated Assets</b> <table style="width: 100%; text-align: center;"> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>More than \$100 million</td> </tr> <tr> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>			\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>											

FORM B1, Page 2

(Official Form 1) (12/02)

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): <b>ROBERT J. TEZAK</b>	
<b>Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)</b>			
Location Where Filed: <b>NONE</b>	Case Number:	Date Filed:	
<b>Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)</b>			
Name of Debtor: <b>NONE</b>	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
<b>Signatures</b>			
<b>Signature(s) of Debtor(s) (Individual/Joint)</b> I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7 I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.]		<b>Exhibit A</b> (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.	
<input checked="" type="checkbox"/> <b>Not Applicable</b> Signature of Joint Debtor  Telephone Number (If not represented by attorney) 10/16/03 Date		<b>Exhibit B</b> (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. <input checked="" type="checkbox"/> <b>Not Applicable</b> Signature of Attorney for Debtor(s) _____ Date <u>10/16/03</u>	
<input checked="" type="checkbox"/> <b>Signature of Attorney</b> Signature of Attorney for Debtor(s) _____ <b>ROBERT M. COOK, 002628</b> Printed Name of Attorney for Debtor(s) / Bar No. <b>THE LAW OFFICES OF ROBERT M COOK</b> Firm Name <b>207 WEST SECOND STREET YUMA AZ 85364</b> Address  <b>928-539-0959</b> <b>Fax: 928-539-0960</b> Telephone Number 10/16/03 Date		<b>Exhibit C</b> Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No	
<b>Signature of Debtor (Corporation/Partnership)</b> I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition. <input checked="" type="checkbox"/> <b>Not Applicable</b> Signature of Authorized Individual _____ Printed Name of Authorized Individual _____ Title of Authorized Individual _____ Date _____		<b>Signature of Non-Attorney Petition Preparer</b> I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110 that I prepared this document for compensation, and that I have provided the debtor with a copy of this document. <b>Not Applicable</b> Printed Name of Bankruptcy Petition Preparer _____ Social Security Number _____ Address _____ Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document.  If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. <input checked="" type="checkbox"/> <b>Not Applicable</b> Signature of Bankruptcy Petition Preparer _____ Date _____ A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.	

## UNITED STATES BANKRUPTCY COURT

District of Arizona

In re: **ROBERT J. TEZAK**  
**325-38-9146**Case No. **03-18402 PHX CGC**  
Chapter **7****STATEMENT OF FINANCIAL AFFAIRS****1. Income from employment or operation of business**

None ☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
19,873.00	AETNA LIFE INS	2000

**2. Income other than from employment or operation of business**

None ☐ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
90,913.00	INTEREST	2000
-51,101.00	FORM 4684 LOSSES	2000
-12,523.00	RENTAL R.E. LOSSES	2000
3,500.00	IRA DISTRIBUTION	2000
-3,000.00	CAPITAL LOSSES	2000
-3,000.00	CAPITAL LOSSES	2001
500.00	IRS DISTRIBUTION	2001
423.00	INTEREST	2001
1,500.00	IRA DISTRIBUTION	2002
158,000.00	PENSION DISTRIBUTION [\$158,000 of which \$37,148 was taxable]	2002
-3,000.00	CAPITAL LOSSES	2002
40.00	DIVIDEND INCOME	2002
400.00	INTEREST	2002

**3. Payments to creditors**None ☒

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None



NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None



a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
WM SIMS, MARILYN SIMS, MICHAEL SIMS, DAVID SIMS AND MAUREEN SIMS, V. ROBERT TEZAK, JOSEPH CUSIMANO, QUENTIN ROBERT TEZAK, SANDRA TEZAK, EDWIN AKEMAN AND JOHN D'ARCY 98L 14058		CIRCUIT CT OF COOK CO IL COUNTY DEPT LAW DIVISION CHICAGO IL	PENDING
UNITED STATES OF AMERICA V. ROBERT J. TEZAK 92 CR 652	JUDGMENT/RESTITUTION IN A CRIMINAL CASE	NORTHERN DIST OF ILLINOIS 219 S DEARBORN ST, 20th FLR CHICAGO IL 60604	PENDING
STATE OF ARIZONA ex rel, ARIZONA DEPT. OF REVENUE V. ROBERT J. TEZAK TX2003-000037	SUIT FOR COLLECTION OF TAXES IN TAX COURT	SUPERIOR CT OF ST OF AZ IN ARIZONA TAX COURT 201 W JEFFERSON, PHOENIX AZ	PENDING

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None



NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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#### 5. Repossessions, foreclosures and returns

None



List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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**6. Assignments and receiverships**

None



a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None



NAME AND ADDRESS OF CUSTODIAN	NAME AND ADDRESS OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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**7. Gifts**

None



List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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**8. Losses**

None



List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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**9. Payments related to debt counseling or bankruptcy**

None



List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS  
OF PAYEE

DATE OF PAYMENT,  
NAME OF PAYOR IF  
OTHER THAN DEBTOR

AMOUNT OF MONEY OR  
DESCRIPTION AND VALUE  
OF PROPERTY

**10. Other transfers**

None



a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE,  
RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY  
TRANSFERRED  
AND VALUE RECEIVED

**11. Closed financial accounts**

None



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS  
OF INSTITUTION

TYPE AND NUMBER  
OF ACCOUNT AND  
AMOUNT OF FINAL BALANCE

AMOUNT AND  
DATE OF SALE  
OR CLOSING

**12. Safe deposit boxes**

None



List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS  
OF BANK OR  
OTHER DEPOSITORY

NAMES AND ADDRESSES  
OF THOSE WITH ACCESS  
TO BOX OR DEPOSITORY

DESCRIPTION  
OF  
CONTENTS

DATE OF TRANSFER  
OR SURRENDER,  
IF ANY

**13. Setoffs**

None



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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**14. Property held for another person**

None



List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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**15. Prior address of debtor**

None



If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
FCI TUCSON 8901 SOUTH WILMOT RD TUCSON AZ 85706	ROBERT TEZAK	

**16. Spouses and Former Spouses**

None



If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

NANCY TEZAK

**17. Environmental Information.**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None



SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None  
☒

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

None  
☒

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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## 18. Nature, location and name of business

None  
☒

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

NAME	TAXPAYER I.D. NUMBER	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
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b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None  
☒

NAME	ADDRESS
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## 19. Books, records and financial statements

None  
☒

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
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b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.



None



NAME AND ADDRESS

DATES SERVICES RENDERED

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None



NAME

ADDRESS

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of this case by the debtor.

None



NAME AND ADDRESS

DATE ISSUED

**20. Inventories**

None



a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY  
(Specify cost, market or other basis)

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

None



DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN  
OF INVENTORY RECORDS**21. Current Partners, Officers, Directors and Shareholders**

None



a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting securities of the corporation.

None



NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE  
OF STOCK OWNERSHIP**22. Former partners, officers, directors and shareholders**

None



a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

None



NAME AND ADDRESS

TITLE

DATE OF TERMINATION

**23. Withdrawals from a partnership or distributions by a corporation**

None



If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS  
OF RECIPIENT,  
RELATIONSHIP TO DEBTOR

DATE AND PURPOSE  
OF WITHDRAWAL

AMOUNT OF MONEY  
OR DESCRIPTION  
AND VALUE OF PROPERTY

**24. Tax Consolidation Group.**

None



If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the **six -year period** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER

**25. Pension Funds.**

None



If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER

\* \* \* \* \*

*[if completed by an individual or individual and spouse]*

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 11/3/2003

Signature of Debtor /s/ ROBERT J. TEZAK  
ROBERT J. TEZAK

UNITED STATES BANKRUPTCY COURT  
District of Arizona

In re: **ROBERT J. TEZAK**  
**325-38-9146**

Case No. **03-18402 PHX CGC**  
Chapter **7**

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. I intend to do the following with respect to the property of the estate which secures those consumer debts:
  - a. *Property To Be Surrendered.*

Description of Property

Creditor's Name

**None**

- b. *Property To Be Retained.*

*[Check any applicable statement.]*

Description of Property	Creditor's Name	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)	Other
<b>1. 2001 OLDSMOBILE AURORA</b>	<b>JOHN DARCY</b>				

Date: **11/3/2003**

**/s/ ROBERT J. TEZAK**

Signature of Debtor

**UNITED STATES BANKRUPTCY COURT**  
**District of Arizona**

In re: **ROBERT J. TEZAK**  
**325-38-9146**

Case No. **03-18402 PHX CGC**  
Chapter **7**

Debtor

**DISCLOSURE OF COMPENSATION OF ATTORNEY  
FOR DEBTOR**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$	<b>0.00</b>
Prior to the filing of this statement I have received	\$	<b>0.00</b>
Balance Due	\$	<b>0.00</b>

2. The source of compensation paid to me was:

☐ Debtor ☐ Other (specify)

3. The source of compensation to be paid to me is:

☐ Debtor ☐ Other (specify)

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a) Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b) Preparation and filing of any petition, schedules, statement of affairs, and plan which may be required;
- c) Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d) Representation of the debtor in adversary proceedings and other contested bankruptcy matters;
- e) [Other provisions as needed]

**None**

6. By agreement with the debtor(s) the above disclosed fee does not include the following services:

**None**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: 11/3/2003

/s/ Robert M. Cook

ROBERT M. COOK, Bar No. 002628

THE LAW OFFICES OF ROBERT M COOK

Attorney for Debtor(s)

B201 (12/99)

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**UNITED STATES BANKRUPTCY COURT**  
**NOTICE TO INDIVIDUAL CONSUMER DEBTOR**

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The purpose of this notice is to acquaint you with the four chapters of the Federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

---

**Chapter 7: Liquidation (\$155 filing fee plus \$30 administrative fee plus \$15 trustee surcharge)**

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
5. Under certain circumstances you may keep property that you have purchased subject to a valid security interest. Your attorney can explain the options that are available to you.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$30 administrative fee)**

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

**Chapter 11: Reorganization (\$830 filing fee plus \$30 administrative fee)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer (\$230 filing fee plus \$30 administrative fee)**

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to a chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family owned farm.

I, the debtor, affirm that I have read this notice.

11/3/2003

Date

/s/ ROBERT J. TEZAK

Signature of Debtor

03-18402 PHX CGC

Case Number

Form B6  
(6/90)United States Bankruptcy Court  
District of Arizona

In re ROBERT J. TEZAK

Case No. 03-18402 PHX CGC

Chapter 7

## SUMMARY OF SCHEDULES

## AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 0.00		
B - Personal Property	YES	3	\$ 32,103.28		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	1		\$ 18,807.00	
E - Creditors Holding Unsecured Priority Claims	YES	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	9		\$ 22,407,377.50	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 0.00
J - Current Expenditures of Individual Debtor(s)	YES	1			\$ 0.00
Total Number of sheets in ALL Schedules >		21			
Total Assets >			\$ 32,103.28		
Total Liabilities >				\$ 22,426,184.50	

FORM B6A

(6/90)

In re: **ROBERT J. TEZAK**

Debtor

Case No. **03-18402 PHX CGC**

(If known)

**SCHEDULE A - REAL PROPERTY**

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Total			0.00	

(Report also on Summary of Schedules.)

FORM B6B  
(10/89)In re **ROBERT J. TEZAK**

Debtor

Case No.

**03-18402 PHX CGC**

(If known)

**SCHEDULE B - PERSONAL PROPERTY**

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		FIRST MIDWEST BANK 50 W JEFFERSON STREET JOLIET IL 60432 Ck: #0710781578		382.49
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.	X			
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.	X			
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		NEW YORK LIFE Net cash value		9,465.38
		PRUDENTIAL 991 ESSINGTON RD JOLIET IL 60435 #29576150 Net cash value		9,566.00
10. Annuities. Itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		MERRILL LYNCH IRA Account 42G-80338		689.41
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			



FORM B6B  
(10/89)In re **ROBERT J. TEZAK**

Debtor

Case No.

**03-18402 PHX CGC**

(If known)

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>2001 OLDSMOBILE AURORA</b>		<b>12,000.00</b>
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			

FORM B6B  
(10/89)In re **ROBERT J. TEZAK**

Debtor

Case No.

**03-18402 PHX CGC**

(If known)

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
27. Machinery, fixtures, equipment and supplies used in business.	X			
28. Inventory.	X			
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed. Itemize.	X			
<u>2</u> continuation sheets attached				<b>\$ 32,103.28</b>

Total

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

FORM B6C

(6/90)

In re **ROBERT J. TEZAK**

Debtor.

Case No. **03-18402 PHX CGC**

(If known)

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor elects the exemption to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. § 522(b)(1)

Exemptions provided in 11 U.S.C. § 522(d).

**Note: These exemptions are available only in certain states.**☒ 11 U.S.C. § 522(b)(2)

Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY, WITHOUT DEDUCTING EXEMPTIONS
FIRST MIDWEST BANK 50 W JEFFERSON STREET JOLIET IL 60432 Ck: #0710781578	ARS § 33-1126(A)(8)	150.00	382.49
MERRILL LYNCH IRA Account 42G-80338	ARS § 33-1126(C)	689.41	689.41
NEW YORK LIFE Net cash value	ARS § 33-1126A(6), ARS § 20-1131(D)	9,465.38	9,465.38
PRUDENTIAL 991 ESSINGTON RD JOLIET IL 60435 #29576150 Net cash value	ARS § 33-1126A(6), ARS § 20-1131(D)	9,566.00	9,566.00

FORM B6D  
(6/90)In re: **ROBERT J. TEZAK**Case No. **03-18402 PHX CGC****SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.  <b>JOHN DARCY</b> <b>POB 347</b> <b>1580 NAPERVILLE RD</b> <b>PLAINSFIELD IL 60544</b>			<b>Security Agreement</b> <b>2001 OLDSMOBILE AURORA</b>  <b>VALUE \$12,000.00</b>				<b>18,807.00</b>	<b>6,807.00</b>

0 Continuation sheets attached
 Subtotal >  
 (Total of this page)  
 Total >  
 (Use only on last page)

<b>\$18,807.00</b>
<b>\$18,807.00</b>

(Report total also on Summary of Schedules)

B6E  
(Rev. 4/98)In re: **ROBERT J. TEZAK**

Debtor

Case No. **03-18402 PHX CGC**  
(If known)**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,650\* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,650\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to \$2,100\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☐ **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Other Priority Debts**

\* Amounts are subject to adjustment on April 1, 2004, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

FORM B6E - Cont.  
(10/89)In re: **ROBERT J. TEZAK**  
DebtorCase No. **03-18402 PHX CGC**  
(If known)**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCOUNT NO.								

Sheet no. 1 of 1 sheets attached to Schedule of Creditors Holding Priority ClaimsSubtotal  
(Total of this page) > **\$0.00**Total  
(Use only on last page of the completed Schedule E.) > **\$0.00**

(Report total also on Summary of Schedules)

FORM B6F (Official Form 6F) - (9/97)

In re: **ROBERT J. TEZAK**

Debtor

Case No. **03-18402 PHX CGC**

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			X	X	X	31,621.73
<b>A &amp; M AVIATION INC 117 S NAPERVILLE RD, STE B BOLINGBROOK IL 60490</b>		<b>POSSIBLE CLAIM UNO S EVENTS</b>				
ACCOUNT NO.			X	X	X	350,315.56
<b>ARIZONA DEPT OF REVENUE SPEC. COLL. BANKRUPTCY UNIT POB 29070 PHOENIX AZ 85038</b>		<b>1993 &amp; 1994 TAXES PLUS PENALTIES AND INTEREST THROUGH JULY 21, 2003</b>				
<b>DAVID DIR/MARC D'AMORE OFFICE OF ATTORNEY GEN. 1275 W WASHINGTON ST PHOENIX AZ 85007</b>						
ACCOUNT NO.			X	X	X	30.37
<b>BALSAMO-OLSON 15376 SUMMIT AVE. OAKBROOK TERRACE IL 60181</b>		<b>POSSIBLE CLAIM</b>				
ACCOUNT NO. <b>5342 0540 1001 3269</b>						954.84
<b>BANK OF AMERICA POB 5270 CAROL STREAM IL 60197-5270</b>		<b>CREDITCARD</b>				
ACCOUNT NO.			X	X	X	743,882.66
<b>BANK OF ILLINOIS DUPAGE 305 W ST CHARLES RD VILLA PARK IL 60181</b>		<b>POSSIBLE CLAIM</b>				

8 Continuation sheets attached

Subtotal &gt;

Total &gt;

**\$1,126,805.16**

FORM B6F - Cont.  
(10/89)In re: **ROBERT J. TEZAK**

Debtor

Case No. **03-18402 PHX CGC**

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.  <b>BEAR STEARNS SEC CORP C/O GILFORD SECURITIES ATTN: STEVE DEGROOTE 850 3RD AVE., 14TH FLOOR NEW YORK NY 10017</b>		<b>POSSIBLE CLAIM</b>	X	X	X	<b>3,420,756.00</b>
ACCOUNT NO.  <b>BILL PALMER COMMERCIAL GROUP P.O. BOX 1566 BOLINGBROOK IL 60440</b>		<b>POSSIBLE CLAIM</b>	X	X	X	<b>2,250.00</b>
ACCOUNT NO.  <b>BLACKBURN &amp; COMPANY ATTN RICHARD BLACKBURN 201 N UNION #340 ALEXANDRIA VA 22314</b>		<b>POSSIBLE CLAIM</b>	X	X	X	<b>1,000.00</b>
ACCOUNT NO.  <b>BO-MC RESOURCES CORP P.O. BOX 01765 ENID OK 73702</b>		<b>POSSIBLE CLAIM</b>	X	X	X	<b>2,994.40</b>
ACCOUNT NO.  <b>CESSNA FINANCIAL CORP PO BOX 1201 WICHITA KS 67201</b>		<b>POSSIBLE CLAIM</b>	X	X	X	<b>1,076,009.85</b>

Sheet no. 1 of 8 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority ClaimsSubtotal  
(Total of this page)

Total

(Use only on last page of the completed Schedule F.)

**\$4,503,010.25**



FORM B6F - Cont.  
(10/89)In re: **ROBERT J. TEZAK**

Debtor

Case No. **03-18402 PHX CGC**

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.  <b>CHARGE-IT-SYSTEM PO BOX 94008 PALATINE IL 60094-4008</b>		<b>POSSIBLE CLAIM</b>	X	X	X	<b>1,341.60</b>
ACCOUNT NO.  <b>CITICOPR CREDIT BANKRUPTCY DEPT PO BOX 5939 SAN MATEO CA 94402</b>		<b>POSSIBLE CLAIM #4271382118152541 \$4327.51 #4128002138280743 \$9606.14</b>	X	X	X	<b>13,933.65</b>
ACCOUNT NO.  <b>CLAIMS &amp; INSPECTION SV 7171 W 95TH ST OVERLAND PARK KS 66613</b>		<b>POSSIBLE CLAIM</b>	X	X	X	<b>10,000.00</b>
ACCOUNT NO.  <b>COLONIAL PENN INSUR CO ATTN DAVE FOSTER PO BOX 1978 VALLEY FORGE PA 19482</b>		<b>POSSIBLE CLAIM</b>	X	X	X	<b>28,513.00</b>
ACCOUNT NO.  <b>DISCOVER PO BOX 5011 SANDY UT 84091-5011</b>  <b>CAMCO POB 5087 ROCKFORD IL 61125</b>		<b>POSSIBLE CLAIM</b>	X	X	X	<b>4,990.19</b>

Sheet no. 2 of 8 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority ClaimsSubtotal  
(Total of this page)

Total

(Use only on last page of the completed Schedule F.)

**\$58,778.44**

FORM B6F - Cont.  
(10/89)In re: **ROBERT J. TEZAK**

Debtor

Case No. **03-18402 PHX CGC**

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.						
<b>FIRST AMERICAN BANK OF WILL COUNTY 1812 W JEFFERSON JOLIET IL 60434</b>		<b>POSSIBLE CLAIM</b>	X	X	X	<b>221,666.35</b>
ACCOUNT NO.						
<b>FIRST INTERSTATE BANK LOAN SERVICE DEPT893 DENVER CO 80271-0893</b>		<b>POSSIBLE CLAIM</b>	X	X	X	<b>241,221.16</b>
ACCOUNT NO.						
<b>FIRST OF AMERICA PO BOX 1418 KALAMAZOO MI 49005</b>		<b>POSSIBLE CLAIM</b>	X	X	X	<b>78,205.23</b>
ACCOUNT NO.						
<b>FIRST OF AMERICA/KANKAKEE 1 DEARHORN SQUARE KANKAKEE IL 60901</b>		<b>POSSIBLE CLAIM</b> #1209704921116110 7447.84 #120970491101985 13513.92	X	X	X	<b>20,961.73</b>
ACCOUNT NO.						
<b>GLENDALE FEDERAL SAVINGS PO BOX 407138 FT LAUDERDALE FL 33340</b>		<b>POSSIBLE CLAIM</b>	X	X	X	<b>153,880.43</b>

Sheet no. 3 of 8 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority  
ClaimsSubtotal >  
(Total of this page)

Total &gt;

(Use only on last page of the completed Schedule F.)

**\$715,934.90**

FORM B6F - Cont.  
(10/89)In re: **ROBERT J. TEZAK**

Debtor

Case No. **03-18402 PHX CGC**

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.						
<b>GREYHOUND FINANCIAL C/O MORRISON &amp; HECKER 2800 N CENTRAL #1600 PHOENIX AZ 85004-1047</b>		<b>POSSIBLE CLAIM</b>	X	X	X	<b>3,250,000.00</b>
ACCOUNT NO.						
<b>INTERNAL REVENUE SERVICE COLLECTION DIVISION 210 EAST EARLL DRIVE PHOENIX AZ 85012</b>		<b>FORM 1040 INCOME TAXES 1994 WITH INTEREST COMPUTED THROUGH MAY 26, 2003</b>	X	X	X	<b>1,834,987.09</b>
ACCOUNT NO.						
<b>INTERNAL REVENUE SERVICE COLLECTION DIVISION 210 EAST EARLL DRIVE PHOENIX AZ 85012</b>		<b>FORM 1040 INCOME TAX FOR 2000 WITH INTEREST THROUGH JULY 21, 2003</b>	X	X	X	<b>19,909.16</b>
ACCOUNT NO.						
<b>INTERNAL REVENUE SERVICE COLLECTION DIVISION 210 EAST EARLL DRIVE PHOENIX AZ 85012</b>		<b>TRUST FUND RECOVERY PENALTY WITH INTEREST COMPUTED THROUGH MAY 26, 2003</b>	X	X	X	<b>614,706.46</b>
ACCOUNT NO.						
<b>ITT RESIDENTIAL CAPTIAL PO BOX 85101 SAN DIEGO CA 92186</b>		<b>POSSIBLE CLAIMS</b>	X	X	X	<b>953,986.83</b>

Sheet no. 4 of 8 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority  
ClaimsSubtotal  
(Total of this page)

Total

(Use only on last page of the completed Schedule F.)

**\$6,673,589.54**

FORM B6F - Cont.  
(10/89)In re: **ROBERT J. TEZAK**  
DebtorCase No. **03-18402 PHX CGC**  
(If known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBITOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.						
<b>JOSEPH TURK WILL CO COURT/HON.GRABIEC 14 WEST JEFFERSON JOLIET IL 60431</b>		<b>RESTITUTION</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>0.00</b>
ACCOUNT NO.						
<b>KIRK &amp; POMYKALA ATTN GARY POMYKALA 15 SALE CREEK LANE HINSDALE IL 60521</b>		<b>POSSIBLE CLAIM</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>4,297.00</b>
ACCOUNT NO.						
<b>LEWIS &amp; ROCA ATTN ED NOVAK 40 N CENTRAL PHOENIX AZ 85004</b>		<b>POSSIBLE CLAIM</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>3,969.20</b>
ACCOUNT NO.						
<b>LOCKPORT FIRE &amp; AMBULANCE (CREST HILL FIRE DEPT) 828 E 8TH ST LOCKPORT IL 60441</b>		<b>POSSIBLE CLAIM</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>1,000.00</b>
ACCOUNT NO.						
<b>MARSHALL FIELD'S CREDIT RETAILER'S NAT'L BANK PO BOX 78-D MINNEAPOLIS MN 55478</b>		<b>POSSIBLE CLAIM</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>690.56</b>

Sheet no. 5 of 8 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority ClaimsSubtotal  
(Total of this page)

Total

(Use only on last page of the completed Schedule F.)

**\$9,956.76**

FORM B6F - Cont.  
(10/89)In re: **ROBERT J. TEZAK**

Debtor

Case No. **03-18402 PHX CGC**

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.						
<b>METROPOLITAN LIMO/DAV EL</b> <b>45 N MICHIGAN AVE</b> <b>CHICAGO IL 60611-2290</b>		POSSIBLE CLAIM	X	X	X	<b>7,066.55</b>
ACCOUNT NO.						
<b>MS SANDRA TEZAK</b> <b>5407 35TH AVE NW #G103</b> <b>GIG HARBOR WA 98335</b>		POSSIBLE CLAIM	X	X	X	<b>784,822.00</b>
ACCOUNT NO.						
<b>NATIONS BANK CREDIT</b> <b>NATIONS BANK OF DELAWARE</b> <b>PO BOX 7029</b> <b>DOVER DE 19903-7029</b>		POSSIBLE CLAIM	X	X	X	<b>595.64</b>
ACCOUNT NO.						
<b>NOVUS FINANCIAL CORP</b> <b>FKA SEAR'S CONSUMER FIN</b> <b>811 E TENTH ST</b> <b>SIOUX FALLS SD 57103</b>		POSSIBLE CLAIM	X	X	X	<b>194,813.00</b>
ACCOUNT NO.						
<b>PEDERSEN &amp; HOUP</b> <b>ATTN SHELDON DAVIDSON</b> <b>161 N CLARK ST</b> <b>CHICAGO IL 60601</b>		POSSIBLE CLAIM	X	X	X	<b>10,737.09</b>

Sheet no. 6 of 8 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority  
ClaimsSubtotal  
(Total of this page)

Total

(Use only on last page of the completed Schedule F.)

**\$998,034.28**

FORM B6F - Cont.  
(10/89)In re: **ROBERT J. TEZAK**

Debtor

Case No. **03-18402 PHX CGC**

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			POSSIBLE CLAIM	X	X	X	3,700,000.00
QUINTON & BETTY TEZAK 1102 NICHOLSON JOLIET IL 60435							
ACCOUNT NO.				X	X	X	110,800.71
STANDARD MUTUAL ATTN CHARLES FRAENKEL 309 W WASHINGTON 8TH FL CHICAGO IL 60606							
ACCOUNT NO. 261478-33			CNA INSURANCE COMPANY CLAIM	X	X	X	60,073.00
THE WILBER LAW FIRM PC POB 2159 BLOOMINGTON IL 61702-2159							
ACCOUNT NO.			POSSIBLE CLAIM	X	X	X	4,646.00
THOMAS N SWIFT, ESQ. PRESIDENTIAL TOWERS 614 W MONROE ST CHICAGO IL 60661							
ACCOUNT NO.			RESTITUTION CLAIM	X	X	X	538,697.30
US ATTORNEY GENERAL NORTHERN DIST OF ILLINOIS 219 S DEARBORN ST, #5000 CHICAGO IL 60604							

Sheet no. 7 of 8 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority  
ClaimsSubtotal  
(Total of this page)

Total

(Use only on last page of the completed Schedule F.)

**\$4,414,217.01**

FORM B6F - Cont.  
(10/89)In re: **ROBERT J. TEZAK**

Debtor

Case No. **03-18402 PHX CGC**

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.  <b>US ATTORNEY GENERAL NORTHERN DIST OF ILLINOIS 219 S DEARBORN ST, #5000 CHICAGO IL 60604</b>		<b>COURT FINES WITH INTEREST</b>	X	X	X	<b>1,664,006.21</b>
ACCOUNT NO.  <b>WELLS FARGO/ GREAT AMERICA PO BOX 85071 SAN DIEGO CA 92186</b>		<b>POSSIBLE CLAIM</b>	X	X	X	<b>83,012.01</b>
ACCOUNT NO.  <b>WILLIAMS SIMS EDWARD T. JOYCE, ESQ. 11 SOUTH LASALLE CHICAGO IL 60611</b>		<b>POTENTIAL AWSUIT</b>	X	X	X	<b>2,000,000.00</b>
ACCOUNT NO.  <b>WINSTON &amp; STRAWN ATTN DAN WEBB, ESQ. 35 W WACKER DR CHICAGO IL 60601</b>		<b>POSSIBLE CLAIM</b>	X	X	X	<b>160,032.94</b>

Sheet no. 8 of 8 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority ClaimsSubtotal  
(Total of this page)

Total

(Use only on last page of the completed Schedule F.)

**\$3,907,051.16****\$22,407,377.50**

(Report also on Summary of Schedules)

Form B6G

(10/89)

In re: **ROBERT J. TEZAK**

Debtor

Case No. **03-18402 PHX CGC**

(If known)

## **SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

☒ Check this box if debtor has no executory contracts or unexpired leases.

<b>NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.</b>	<b>DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.</b>



B6H

(6/90)

In re: ROBERT J. TEZAK  
Debtor

Case No. 03-18402 PHX CGC  
(If known)

## SCHEDULE H - CODEBTORS

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
------------------------------	------------------------------

FORM B6I  
(6/90)In re **ROBERT J. TEZAK**Case No. **03-18402 PHX CGC**

Debtor

(If known)

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE		
Debtor's Age:	NAMES	AGE	RELATIONSHIP
Spouse's Age:	None		
EMPLOYMENT:	DEBTOR		SPOUSE
Occupation	SELF/ATTEMPTING RE DEV		
Name of Employer			
How long employed			
Address of Employer			

Income: (Estimate of average monthly income)

Current monthly gross wages, salary, and commissions  
(pro rate if not paid monthly.)

Estimated monthly overtime

SUBTOTAL

LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

b. Insurance

c. Union dues

d. Other (Specify) \_\_\_\_\_

SUBTOTAL OF PAYROLL DEDUCTIONS

TOTAL NET MONTHLY TAKE HOME PAY

Regular income from operation of business or profession or farm  
(attach detailed statement)

Income from real property

Interest and dividends

Alimony, maintenance or support payments payable to the debtor for the  
debtor's use or that of dependents listed above.Social security or other government assistance  
(Specify) \_\_\_\_\_

Pension or retirement income

Other monthly income

(Specify) \_\_\_\_\_

TOTAL MONTHLY INCOME

DEBTOR

SPOUSE

\$ 0.00 \$

\$ 0.00 \$

\$ 0.00 \$

\$ 0.00 \$

\$ 0.00 \$

\$ 0.00 \$

\$ 0.00 \$

\$ 0.00 \$

\$ 0.00 \$

\$ 0.00 \$

\$ 0.00 \$

\$ 0.00 \$

\$ 0.00 \$

\$ 0.00 \$

\$ 0.00 \$

\$ 0.00 \$

\$ 0.00 \$

TOTAL COMBINED MONTHLY INCOME **\$ 0.00** (Report also on Summary of Schedules)Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following  
the filing of this document: **NONE**



In re: **ROBERT J. TEZAK**  
**325-38-9146**

Case No. **03-18402 PHX CGC**

## **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of  
page, and that they are true and correct to the best of my knowledge, information, and belief.

**21** sheets plus the summary

Date: **11/3/2003**

Signature **/s/ ROBERT J. TEZAK**

**ROBERT J. TEZAK**

[If joint case, both spouses must sign]

### **DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP**

(NOT APPLICABLE)

FORM B18

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF ARIZONA

In re:

Case No.: 2:03-bk-18402-CGC

ROBERT J TEZAK

Chapter: 7

2340 SOUTH STANDAGE

MESA, AZ 85202

SSAN: xxx-xx-9146

EIN:

Debtor(s)

**DISCHARGE OF DEBTOR(S)**

It appearing that the debtor(s) is entitled to a discharge,

**IT IS ORDERED :**

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

**Date:** March 8, 2004

BY THE COURT

**Address of the Bankruptcy Clerk's Office:**

U.S. Bankruptcy Court, Arizona

P.O. Box 34151

Phoenix, AZ 85067-4151

HONORABLE Charles G. Case II

United States Bankruptcy Judge

Telephone number: 602-640-5800

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

FORM B18 continued (7/97)

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a discharged debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the discharged debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**